Certificate Number: 16339-PAM-DE-029923428

Bankruptcy Case Number: 17-03046



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>September 24, 2017</u>, at 7:56 o'clock <u>PM EDT</u>, <u>Frances Adams</u> completed a course on personal financial management given <u>by internet</u> by <u>Second Bankruptcy Course</u>, <u>LLC</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>Middle District of Pennsylvania</u>.

Date: September 24, 2017 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor